

REMARKS

Claims 544, 546-551, 553-560, 562-572, 582-591, 594-601, 603-608, 610-617, 619-630, 632-643, 645-648, 651-723, 725-786, 790, 791, and 794-808 are pending in this application. By this Amendment, Applicant has cancelled Claims 575, 578, 579, 581, 592, 593, 609, 631, 787, 788, 789, 792, and 793, without prejudice, Applicant has added new Claims 796-808, and Applicant has amended Claims 544, 546, 558, 564, 585, 598, 600, 601, 603, 615, 621, 630, 632, 633, 634, 635, 636, 655, 657, 658, 659, 660, 661, 663, 680, 681, 694, 705, 707, 709, 710, 712, 718, 729, 730, 754, 759, 761, 762, 776, 782, 783, 784, 790, and 795.

Applicant has amended each of independent Claims 544, 601, 658, 659, 660, 661, 709, 710, 759, 762, and 776 so as to more clearly distinguish the present invention, as defined by each of independent Claims 544, 601, 658, 659, 660, 661, 709, 710, 759, 762, and 776, over the prior art. Applicant respectfully submits that the amendments to each of Claims 544, 546, 558, 564, 598, 600, 601, 603, 615, 621, 630, 631, 632, 633, 634, 635, 636, 655, 657, 658, 659, 660, 661, 663, 680, 681, 694, 705, 707, 709, 710, 712, 729, 730, 754, 759, 762, 776, and 795, do not contain new matter. Applicant further

submits that the newly added Claims 796-808 do not contain new matter.

Applicant respectfully submits that the present invention, as defined by Claims 544, 546-551, 553-560, 562-572, 582-591, 594-601, 603-608, 610-617, 619-630, 632-643, 645-648, 651-723, 725-786, 790, 791, and 794-808, is patentable over the prior art.

Applicant has also deleted the Abstract of the Disclosure and has substituted therefor the new Abstract of the Disclosure which is attached hereto on a separate sheet. Applicant respectfully submits that the new Abstract of the Disclosure does not contain new matter.

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

I. SUPPORT FOR THE SUBJECT MATTER OF THE AMENDMENTS TO
INDEPENDENT CLAIMS 544, 601, 658, 659, 660, 661, 709, 710,
759, 762, AND 776:

As noted above, Applicant has amended each of independent Claims 544, 601, 658, 659, 660, 661, 709, 710, 759, 762, and 776. Applicant respectfully submits that the amendments to each of independent Claims 544, 601, 658, 659, 660, 661, 709, 710, 759, 762, and 776, do not contain new matter.

Regarding independent Claims 544, 601, 658, 659, and 660, Applicant respectfully submits that support for the subject matter of the amendments to each of Claims 544, 601, 658, 659, and 660, can, for example, be found at page 42, line 17 to page 47, line 3; and page 65, line 1 to page 67, line 17, of the originally filed Specification.

Regarding independent Claims 661, 709, 710, and 759, Applicant respectfully submits that support for the subject matter of the amendments to each of Claims 661, 709, 710, and 759, can, for example, be found at page 82, line 17 to page 83, line 9; and page 87, line 20 to page 91, line 7, of the originally filed Specification.

Regarding independent Claims 762 and 776, Applicant respectfully submits that support for the subject matter of the amendments to each of Claims 762 and 776, can, for example, be found at page 105, line 16 to page 108, line 23; page 92, line 13 to page 102, line 14; and page 111, line 12 to page 112, line 9, of the originally filed Specification.

In view of the foregoing, Applicant respectfully submits that the amendments to each of independent Claims 544, 601, 658, 659, 660, 661, 709, 710, 759, 762, and 776, do not contain new matter. Entry of the amendments to each of independent Claims 544, 601, 658, 659, 660, 661, 709, 710, 759, 762, and 776, is respectfully requested.

II. DEFINITIONS:

Applicant provides the following definitions for the following terms or phrases used in certain of the Claims:

1. "Processing device" means "a device or a computer, or that part of a device or a computer, which performs an operation, an action, or a function, or which performs a number of operations, actions, or functions." Support for the above definition can, for example, be found in the originally filed Drawings in FIG. 1; FIG. 2 (Central Processing Computer System 10, CPU 10A); FIG. 4 (Communication Device 20, CPU 20A); at page 39, lines 7-14; page 39, line 7 to page 46, line 15; page 49, line 18 to page 55, line 17; page 56, line 18 to page 61, line 6; page 36, line 20 to page 37, line 13; page 103, line 7 to page 105, line 15; and page 113, lines 4-11, of the originally filed Specification; and in the originally filed Claims 1 and 10.

2. "Processing" means "performing an operation, an action, or a function, on, with, or regarding, data or information, or performing a number of operations, actions, or functions, on, with, or regarding, data or information, or performing an operation, an action, or a function, or

performing a number of operations, actions, or functions." Support for the above definition can, for example, be found at page 36, line 20 to page 37, line 13; page 103, line 7 to page 105, line 15; page 39, lines 7-14; page 39, line 7 to page 46, line 15; page 49, line 18 to page 55, line 17; page 56, line 18 to page 61, line 6; and page 113, lines 4-11, of the originally filed Specification; and in the originally filed Claims 1 and 10.

3. "Communication device" means "a device which transmits a signal, data, information, or a message, or a device which receives a signal, data, information, or a message, or a device which can transmit a signal, data, information, or a message, and which can receive a signal, data, information, or a message." Support for the above definition can, for example, be found in the originally filed Drawings in FIG. 1 (Communication Device 20); FIG. 4 (Transmitter 20H, Receiver 20I); at page 47, line 4 to page 49, line 4; and page 56, line 18 to page 62, line 18; and in the originally filed Claims 3, 4, and 9.

4. "Memory device" means "a device in which data or information may be stored or retained, or a storage device, or a data or information storage device, or a device which can

retain or hold data or information which can be retrieved at a later time or for a later use." Support for the above definition can, for example, be found in the originally filed Drawings in FIG. 2 (RAM 10B, ROM 10C, DATABASE 10H); FIG. 3; and FIG. 4 (ROM 20B, RAM 20C, DATABASE 20G); at page 38, lines 1-6; page 50, lines 7-15; page 52, line 14 to page 56, line 17, page 59, lines 7-15; page 60, lines 4-7; and page 62, line 19 to page 63, line 5; and in the originally filed Claims 1 and 10.

In the Supplemental Amendment And Reply To Office Communication Mailed October 12, 2004, filed on November 9, 2004, at pages 104-109, Applicant provided definitions for phrases having the form "At least one of . . . and . . .". Support for the definitions provided therein can, for example, be found at page 48, line 8 to page 49, line 4; page 58, lines 1-16; page 105 line 16 to page 108, line 23; and page 113, lines 4-11, of the originally filed Specification.

Applicant respectfully submits that no new matter is introduced by the above definitions.

III. THE 35 U.S.C. §102 and §103 REJECTIONS:

The Examiner asserts that Claims 661-665, 667-677, 679, 681-685, 687-693, 695-704, and 706-708 are rejected under 35 U.S.C. §103(a) as being unpatentable over Valentino, U.S. Patent No. 4,648,037 (Valentino) in view of AT&T's Spinoff of Lucent Impacts Benefit Obligations (the AT&T Spinoff of Lucent reference). The Examiner also asserts that Claims 762-765, 768-777, and 768-781 are rejected under 35 U.S.C. §103(a) as being unpatentable over Valentino in view of Secrist, Intelligent messaging system notifies plant personnel (Secrist). The Examiner further asserts that Claims 555, 585, 598, 678, 694, 705, 766, and 795 are rejected under 35 U.S.C. §103(a) as being unpatentable over Valentino in view of the AT&T Spinoff of Lucent reference and further in view of Official Notice (the Official Notice). The Examiner also asserts that Claims 548, 557, 600, 666, 680, 767, and 778 are rejected under 35 U.S.C. §103(a) as being unpatentable over Valentino in view of Asinof, Lynn, "Click & Shift: Workers Control Their Benefits On-line" (Asinof). The Examiner further asserts that Claim 686 is rejected under 35 U.S.C. §103(a) as being unpatentable over Valentino in view of the AT&T Spinoff of Lucent reference and further in view of Greengard, Samuel, "Building a self service culture that works" (Greengard).

Lastly, the Examiner asserts that Claims 554 (Note: It appears to Applicant that the Examiner's listing of Claim 555 is a typographical error and that Claim 544 was the Claim intended since the Examiner discusses Claim 544 in paragraph 77, on page 19, of the Office Action, mailed September 14, 2006 (Office Action), immediately following this rejection in paragraph 76, on page 18, of the Office Action), 546-547, 549-551, 553-554, 556, 558-560, 563-572, 575, 578-579, 581-584, 586-597, 599, and 782-794 are rejected under 35 U.S.C. §103(a) as being unpatentable over Valentino in view of Green, U.S. Patent No. 6,192,346 (Green).

As noted above, Applicant has cancelled Claims 575, 578, 579, 581, 592, 593, 609, 631, 787, 788, 789, 792, and 793, without prejudice, Applicant has added new Claims 796-808, and Applicant has amended Claims 544, 546, 558, 564, 585, 598, 600, 601, 603, 615, 621, 630, 632, 633, 634, 635, 636, 655, 657, 658, 659, 660, 661, 663, 680, 681, 694, 705, 707, 709, 710, 712, 718, 729, 730, 754, 759, 761, 762, 776, 782, 783, 784, 790, and 795.

Applicant has amended each of independent Claims 544, 601, 658, 659, 660, 661, 709, 710, 759, 762, and 776 so as to more clearly distinguish the present invention, as defined by

each of independent Claims 544, 601, 658, 659, 660, 661, 709, 710, 759, 762, and 776, over the prior art.

Applicant respectfully submits that the amendments to each of Claims 544, 546, 558, 564, 585, 598, 600, 601, 603, 615, 621, 630, 632, 633, 634, 635, 636, 655, 657, 658, 659, 660, 661, 663, 680, 681, 694, 705, 707, 709, 710, 712, 718, 729, 730, 754, 759, 761, 762, 776, 782, 783, 784, 790, and 795 do not contain new matter. Applicant further submits that the newly added Claims 796-808 do not contain new matter.

Applicant respectfully submits that the present invention, as defined by Claims 544, 546-551, 553-560, 562-572, 582-591, 594-601, 603-608, 610-617, 619-630, 632-643, 645-648, 651-723, 725-786, 790, 791, and 794-808, is patentable over the prior art.

IIIA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 544, 546-551, 553-560, 562-572, 582-591, 594-601, 603-608, 610-617, 619-630, 632-643, 645-648, 651-723, 725-786, 790, 791, AND 794-808, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 544, 546-551, 553-560, 562-572, 582-591, 594-601, 603-608, 610-617, 619-630, 632-643, 645-648, 651-723, 725-786, 790, 791, and 794-808, is patentable over the prior art.

IIIA(1). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 544, 546-551, 553-560, 562-572, 582-591, 594-600, 782-786, 790, 791, 794, AND 796-808, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 544, 546-551, 553-560, 562-572, 582-591, 594-600, 782-786, 790, 791, 794, and 796-808, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any

combination of same. Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, processing the information regarding a selection of the employee benefit, providing information or a link to information for making a request for an employee benefit or a claim for an employee benefit pursuant to or under the employee benefit, receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is made pursuant to or under the employee benefit, and processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or a memory device, wherein the employee benefits information comprises at least one of vacation time information, personal time information, and sick time information, and at least one of employee discount information, buying service information, tuition reimbursement information,

educational assistance program information, in-house training information, child care program information, day care program information, and stock option information, all of which features are specifically recited features of independent Claim 544.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest the recited employee benefits information which comprises at least one of employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information. Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest processing the recited request for an employee benefit or the recited claim for an employee benefit with the recited processing device using the recited employee benefits information stored in a database or a memory device, wherein the recited employee benefits information comprises the recited at least one of vacation time information, personal time information, and sick

time information, and the recited at least one of employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest determining with the processing device whether the employee benefit requested in the request for an employee benefit or the claim for an employee benefit is to be provided, generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information indicating that at least one of a vacation time benefit, a personal time benefit, a sick time benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided in response to the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a

communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 544.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest determining with the recited processing device whether the employee benefit requested in the recited request for an employee benefit or the recited claim for an employee benefit is to be provided, and generating the recited message in response to the recited request for an employee benefit or the recited claim for an employee benefit, wherein the recited message contains information indicating that at least one of a vacation time benefit, a personal time benefit, a sick time benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided in response to the recited request for an employee benefit or the recited claim for an employee benefit.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

In view of the foregoing, Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 544. Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 544.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 544, is patentable over the prior art. Applicant further submits that Claims 546-551, 553-560, 562-572, 582-591, 594-600, 782-786, 790, 791, 794, and 796-808, which claims depend either directly or indirectly from independent Claim 544, so as to include all of the limitations of independent Claim 544, are also patentable as said Claims 546-551, 553-560, 562-572, 582-591, 594-600, 782-786, 790, 791, 794, and 796-808, depend from allowable subject matter. In particular, Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 544, and, therefore, Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 546-551, 553-560, 562-572, 582-591, 594-600, 782-786, 790, 791, 794, and 796-808.

Allowance of pending Claims 544, 546-551, 553-560, 562-572, 582-591, 594-600, 782-786, 790, 791, 794, and 796-808 is, therefore, respectfully requested.

IIIB(2). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 601, 603-608, 610-617, 619-630, 632-643, 645-648, AND 651-657, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 601, 603-608, 610-617, 619-630, 632-643, 645-648, and 651-657, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 601, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 601, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same. Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, processing the information regarding a selection of the

employee benefit, providing information or a link to information for making a request for an employee benefit or a claim for an employee benefit pursuant to or under the employee benefit, receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is made pursuant to or under the employee benefit, processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or a memory device, wherein the employee benefits information comprises at least one of pension benefit information, retirement benefit information, healthcare insurance information, disability insurance information, life insurance information, vacation time information, personal time information, sick time information, credit union benefit information, employee stock ownership benefit information, and profit sharing benefit information, and at least one of employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information, all of which features are specifically recited features of independent Claim 601.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest the recited employee benefits information which comprises employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information. Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest processing the recited request for an employee benefit or the claim for an employee benefit with the recited processing device using the recited employee benefits information stored in the recited database or the recited memory device, wherein the recited employee benefits information comprises the recited at least one of pension benefit information, retirement benefit information, healthcare insurance information, disability insurance information, life insurance information, vacation time information, personal time information, sick time information, credit union benefit information, employee stock ownership benefit information, and profit sharing benefit information, and the recited at least one of employee discount information,

buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest determining with the processing device whether the employee benefit requested in the request for an employee benefit or the claim for an employee benefit is to be provided, generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information indicating that at least one of a pension benefit, a retirement benefit, a health insurance benefit, a disability insurance benefit, a life insurance benefit, a vacation time benefit, a personal time benefit, a sick time benefit, a credit union benefit, an employee stock ownership benefit, a profit sharing benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided in response to the

request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 601.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest determining with the recited processing device whether the employee benefit requested in the recited request for an employee benefit or the recited claim for an employee benefit is to be provided, and generating the recited message in response to the recited request for an employee benefit or the recited claim for an employee benefit, wherein the recited message contains information indicating that at least one of a pension benefit, a retirement benefit, a health insurance benefit, a disability insurance benefit, a life insurance benefit, a vacation time benefit, a personal time benefit, a sick time benefit, a credit union benefit, an employee stock ownership benefit, a profit sharing benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program

benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided in response to the recited request for an employee benefit or the recited claim for an employee benefit.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

In view of the foregoing, Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 601. Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 601.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 601, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 601, is patentable over the prior art. Applicant further submits that Claims 603-608, 610-617, 619-630, 632-643, 645-648, and 651-657, which claims depend either directly or indirectly from independent Claim 601, so as to include all of the limitations of independent Claim 601, are also patentable as said Claims 603-608, 610-617, 619-630, 632-643, 645-648, and 651-657, depend from allowable subject matter. In particular, Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 601, and, therefore, Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 603-608, 610-617, 619-630, 632-643, 645-648, and 651-657.

Allowance of pending Claims 601, 603-608, 610-617, 619-630, 632-643, 645-648, and 651-657, is, therefore, respectfully requested.

IIIA(3). THE PRESENT INVENTION, AS DEFINED BY CLAIM 658,
IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claim 658, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 658, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same. Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a benefit beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit,

processing the information regarding a selection of the employee benefit, providing information or a link to information for making a request for an employee benefit or a claim for an employee benefit pursuant to or under the employee benefit, receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is made pursuant to or under the employee benefit, processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or a memory device, wherein the employee benefits information comprises at least one of healthcare insurance information, disability insurance information, life insurance information, credit union benefit information, employee stock ownership benefit information, and profit sharing benefit information, at least one of vacation time information, personal time information, and sick time information, and at least one of employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information, all of which features are specifically recited features of independent Claim 658.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest the recited employee benefit information which comprises at least one of employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information. Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest processing the recited request for an employee benefit or the recited claim for an employee benefit with the recited processing device using the recited employee benefits information stored in the recited database or the recited memory device, wherein the recited employee benefits information comprises the recited at least one of healthcare insurance information, disability insurance information, life insurance information, credit union benefit information, employee stock ownership benefit information, and profit sharing benefit information, the recited at least one of vacation time information, personal time information, and sick time information, and the recited at least one of employee discount information, buying service

information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest determining with the processing device whether the employee benefit requested in the request for an employee benefit or the claim for an employee benefit is to be provided, generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information indicating that at least one of a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, a credit union benefit, an employee stock ownership benefit, a profit sharing benefit, a vacation time benefit, a personal time benefit, a sick time benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided in response to the request for an employee benefit or the claim for an employee

benefit, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 658.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest determining with the recited processing device whether the employee benefit requested in the recited request for an employee benefit or the recited claim for an employee benefit is to be provided, and generating the recited message in response to the recited request for an employee benefit or the recited claim for an employee benefit, wherein the recited message contains information indicating that at least one of a healthcare insurance benefit, a disability insurance benefit, a life insurance benefit, a credit union benefit, an employee stock ownership benefit, a profit sharing benefit, a vacation time benefit, a personal time benefit, a sick time benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option

benefit, is provided or will be provided in response to the recited request for an employee benefit or the recited claim for an employee benefit.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

In view of the foregoing, Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 658. Applicant further respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 658.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 658, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same. Allowance of pending Claim 658 is, therefore, respectfully requested.

IIIA(4). THE PRESENT INVENTION, AS DEFINED BY CLAIM 659,
IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claim 659, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 659, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same. Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a benefit

beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, processing the information regarding a selection of the employee benefit, providing information or a link to information for making a request for an employee benefit or a claim for an employee benefit pursuant to or under the employee benefit, receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is made pursuant to or under the employee benefit, processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or a memory device, wherein the employee benefits information comprises at least one of pension benefit information, retirement benefit information, credit union benefit information, employee stock ownership benefit information, and profit sharing benefit information, at least one of vacation time information, personal time information, and sick time information, and at least one of employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option

information, all of which features are specifically recited features of independent Claim 659.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest the recited employee benefits information which comprises at least one of employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information. Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest processing the recited request for an employee benefit or the recited claim for an employee benefit with the recited processing device using the recited employee benefits information stored in the recited database or the recited memory device, wherein the recited employee benefits information comprises the recited at least one of pension benefit information, retirement benefit information, credit union benefit information, employee stock ownership benefit information, and profit sharing benefit information, the recited at least one of vacation time

information, personal time information, and sick time information, and the recited at least one of employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest determining with the processing device whether the employee benefit requested in the request for an employee benefit or the claim for an employee benefit is to be provided, generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information indicating that at least one of a pension benefit, a retirement benefit, a credit union benefit, an employee stock ownership benefit, a profit sharing benefit, a vacation time benefit, a personal time benefit, a sick time benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be

provided in response to the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 659.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest determining with the recited processing device whether the employee benefit requested in the recited request for an employee benefit or the recited claim for an employee benefit is to be provided, and generating the recited message in response to the recited request for an employee benefit or the recited claim for an employee benefit, wherein the recited message contains information indicating that at least one of a pension benefit, a retirement benefit, a credit union benefit, an employee stock ownership benefit, a profit sharing benefit, a vacation time benefit, a personal time benefit, a sick time benefit, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a

stock option benefit, is provided or will be provided in response to the recited request for an employee benefit or the recited claim for an employee benefit.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator.

In view of the foregoing, Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 659. Applicant further respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 659.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 659, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same. Allowance of pending Claim 659 is, therefore, respectfully requested.

IIIA(5). THE PRESENT INVENTION, AS DEFINED BY CLAIM 660, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claim 660, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 660, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same. Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest a computer-implemented method, comprising receiving information regarding a selection of an employee benefit, wherein an employee or a benefit

beneficiary is previously enrolled in the employee benefit or an employee or a benefit beneficiary is provided with the employee benefit without enrolling in the employee benefit, processing the information regarding a selection of the employee benefit, providing information or a link to information for making a request for an employee benefit or a claim for an employee benefit pursuant to or under the employee benefit, receiving a request for an employee benefit or a claim for an employee benefit, wherein the request for an employee benefit or the claim for an employee benefit is made pursuant to or under the employee benefit, and processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or a memory device, wherein the employee benefits information comprises at least one of vacation time information, personal time information, sick time information, credit union benefit information, employee stock ownership benefit information, and profit sharing benefit information, and at least one of employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information, all of which

features are specifically recited features of independent Claim 660.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest the recited employee benefits information which comprises at least one of employee discount information, buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information. Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest processing the recited request for an employee benefit or the recited claim for an employee benefit with the recited processing device using the recited employee benefits information stored in the recited database or the recited memory device, wherein the recited employee benefits information comprises at least one of vacation time information, personal time information, sick time information, credit union benefit information, employee stock ownership benefit information, and profit sharing benefit information, and at least one of employee discount information,

buying service information, tuition reimbursement information, educational assistance program information, in-house training information, child care program information, day care program information, and stock option information.

Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest determining with the processing device whether the employee benefit requested in the request for an employee benefit or the claim for an employee benefit is to be provided, generating a message in response to the request for an employee benefit or the claim for an employee benefit, wherein the message contains information indicating that at least one of a vacation time benefit, a personal time benefit, a sick time benefit, a credit union benefit, an employee stock ownership benefit, a profit sharing benefit information, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided in response to the request for an employee benefit or the claim for an employee benefit, and transmitting the message to a communication device

associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 660.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest determining with the recited processing device whether the employee benefit requested in the recited request for an employee benefit or the recited claim for an employee benefit is to be provided, and generating the recited message in response to the recited request for an employee benefit or the recited claim for an employee benefit, wherein the recited message contains information indicating that at least one of a vacation time benefit, a personal time benefit, a sick time benefit, a credit union benefit, an employee stock ownership benefit, a profit sharing benefit information, an employee discount benefit, a buying service benefit, a tuition reimbursement benefit, an educational assistance program benefit, an in-house training benefit, a child care program benefit, a day care program benefit, and a stock option benefit, is provided or will be provided in response to the

recited request for an employee benefit or the recited claim for an employee benefit.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with at least one of the employee, the benefit beneficiary, an employer, and a benefit administrator:

In view of the foregoing, Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 660. Applicant further respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 660.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent

Claim 660, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same. Allowance of pending Claim 660 is, therefore, respectfully requested.

IIIA(6). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 661, 662-708, AND 795, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 661-708 and 795, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 661, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 661, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same. Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest a computer-implemented method, comprising storing or processing information regarding a benefit provided to an employee pursuant to an employee

benefit relationship between the employee and a benefit provider, wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer, storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment relationship between the employee and a second employer, wherein the second employment relationship is a current employment relationship, wherein the benefit provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer, and receiving a request for information regarding an employee benefit in an employee benefits account, wherein the employee benefits account includes the benefit or information regarding the benefit, and further wherein the benefit is at least one of healthcare insurance, disability insurance, life insurance, a retirement benefit, and a pension benefit, all of which features are specifically recited features of independent Claim 661.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest storing or processing the recited information regarding the recited benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the employee benefit relationship is established pursuant to or during the recited first employment relationship between the employee and a first employer.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest storing or processing the recited information for providing or maintaining the recited benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during the recited second employment relationship between the employee and a second employer, wherein the recited second employment relationship is a current employment relationship.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest the recited benefit which is provided pursuant to the recited employee benefit relationship and which

is paid for or provided at least in part by the second employer in or pursuant to the recited second employment relationship and is included in employee benefits provided to the employee by the second employer. Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest receiving the recited request for information regarding the recited employee benefit in the recited employee benefits account, wherein the recited employee benefits account includes the recited benefit or the recited information regarding the recited benefit, and further wherein the recited benefit is at least one of healthcare insurance, disability insurance, life insurance, a retirement benefit, and a pension benefit.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest processing the request for information regarding an employee benefit with a processing device using employee benefits information stored in a database or a memory device, wherein the employee benefits information comprises information regarding the benefit, and generating a message in response to the processing of the request for information regarding an

employee benefit, wherein the message contains a response to the request for information regarding an employee benefit, all of which features are still other specifically recited features of independent Claim 661.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest processing the recited request for information regarding the recited employee benefit with the recited processing device using the recited employee benefits information stored in the recited database or the recited memory device, wherein the recited employee benefits information comprises the recited information regarding the recited benefit. Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest generating the recited message in response to the recited processing of the recited request for information regarding the recited employee benefit, wherein the recited message contains the recited response to the recited request for information regarding the recited employee benefit.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 661.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator.

In view of the foregoing, Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 661. Applicant further respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official

Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 661.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 661, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 661, is patentable over the prior art. Applicant further submits that Claims 662-708, and 795, which claims depend either directly or indirectly from independent Claim 661, so as to include all of the limitations of independent Claim 661, are also patentable as said Claims 662-708 and 795 depend from allowable subject matter. In particular, Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 661, and, therefore, Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and

any combination of same, do not disclose or suggest all of the features of each of dependent Claims 662-708, and 795.

Allowance of pending Claims 661-708 and 795 is, therefore, respectfully requested.

IIIA(7). THE PRESENT INVENTION, AS DEFINED BY CLAIM 709, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claim 709, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 709, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same. Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest a computer-implemented method, comprising storing or processing information regarding a benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit

provider, wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer, storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment relationship between the employee and a second employer, wherein the second employment relationship is a current employment relationship, wherein the benefit provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer, and receiving a request for information regarding an employee benefit in an employee benefits account, wherein the employee benefits account includes the benefit or information regarding the benefit, and further wherein the benefit is at least one of healthcare insurance, disability insurance, life insurance, a retirement benefit, and a pension benefit, all of which features are specifically recited features of independent Claim 709.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof,

Greengard, Green, and any combination of same, do not disclose or suggest storing or processing the recited information regarding the recited benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the employee benefit relationship is established pursuant to or during the recited first employment relationship between the employee and a first employer.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest storing or processing the recited information for providing or maintaining the recited benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during the recited second employment relationship between the employee and a second employer, wherein the recited second employment relationship is a current employment relationship. Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest the recited benefit which is provided pursuant to the recited employee benefit relationship and which is paid for or provided at least in part by the second employer in or pursuant to the recited

second employment relationship and is included in employee benefits provided to the employee by the second employer.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest receiving the recited request for information regarding the recited employee benefit in the recited employee benefits account, wherein the recited employee benefits account includes the recited benefit or the recited information regarding the recited benefit, and further wherein the recited benefit is at least one of healthcare insurance, disability insurance, life insurance, a retirement benefit, and a pension benefit.

Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest processing the request for information regarding an employee benefit with a processing device using employee benefits account information stored in a database or a memory device, wherein the employee benefits account information comprises information regarding the benefit, and generating a message in response to the processing

of the request for information regarding an employee benefit, wherein the message contains a response to the request for information regarding an employee benefit, all of which features are still other specifically recited features of independent Claim 709.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest processing the recited request for the recited information regarding the recited employee benefit with the recited processing device using the recited employee benefits account information stored in the recited database or the recited memory device, wherein the recited employee benefits account information comprises the recited information regarding the recited benefit.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest generating the recited message in response to the recited processing of the recited request for information regarding the recited employee benefit, wherein the

recited message contains the recited response to the recited request for information regarding the recited employee benefit.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 709.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator.

In view of the foregoing, Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest many of

the specifically recited features of independent Claim 709. Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 709.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 709, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same. Allowance of pending Claim 709 is, therefore, respectfully requested.

IIIA(8). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 710-723 AND 725-758, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 710-723 and 725-758, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 710, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 710, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same. Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest a computer-implemented method, comprising storing or processing information regarding a benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer, storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment relationship between the employee and a second employer, wherein the second employment relationship is a current employment relationship, wherein the benefit provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer, and

receiving a request for an employee benefit or a claim for an employee benefit in an employee benefits account, wherein the employee benefits account includes the benefit or information regarding the benefit, and further wherein the benefit is at least one of healthcare insurance, disability insurance, life insurance, a retirement benefit, and a pension benefit, all of which features are specifically recited features of independent Claim 710.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest storing or processing the recited information regarding the recited benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the employee benefit relationship is established pursuant to or during the recited first employment relationship between the employee and a first employer.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest storing or processing the recited information for providing or maintaining the recited benefit provided to the employee pursuant to the employee benefit relationship pursuant

to or during the recited second employment relationship between the employee and a second employer, wherein the recited second employment relationship is a current employment relationship.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest the recited benefit which is provided pursuant to the recited employee benefit relationship and which is paid for or provided at least in part by the second employer in or pursuant to the recited second employment relationship and is included in employee benefits provided to the employee by the second employer. Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest receiving the recited request for an employee benefit or the recited claim for an employee benefit in the recited employee benefits account, wherein the recited employee benefits account includes the recited benefit or the recited information regarding the recited benefit, and further wherein the recited benefit is at least one of healthcare insurance, disability insurance, life insurance, a retirement benefit, and a pension benefit.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits information stored in a database or a memory device, wherein the employee benefits information comprises information regarding the benefit, and generating a message in response to the processing of the request for an employee benefit or the claim for an employee benefit, wherein the message contains a response to the request for an employee benefit or the claim for an employee benefit, all of which features are still other specifically recited features of independent Claim 710.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest processing the recited request for an employee benefit or the recited claim for an employee benefit with the recited processing device using the recited employee benefits information stored in the recited database or the recited memory device, wherein the recited employee benefits information comprises the recited information regarding the

recited benefit. Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest generating the recited message in response to the recited processing of the recited request for an employee benefit or the recited claim for an employee benefit, wherein the recited message contains the recited response to the recited request for an employee benefit or the recited claim for an employee benefit.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 710.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with at least one of the

employee, a benefit beneficiary, the second employer, and a benefit administrator.

In view of the foregoing, Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 710. Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 710.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 710, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 710, is patentable over the prior art. Applicant further submits that Claims 711-723 and 725-758, which claims depend

directly from independent Claim 710, so as to include all of the limitations of independent Claim 710, are also patentable as said Claims 711-723 and 725-758 depend from allowable subject matter. In particular, Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 710, and, therefore, Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 711-723 and 725-758.

Allowance of pending Claims 710-723 and 725-758 is, therefore, respectfully requested.

IIIA(9). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 759-761, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 759-761, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 759, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 759, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same. Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest a computer-implemented method, comprising storing or processing information regarding a benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the employee benefit relationship is established pursuant to or during a first employment relationship between the employee and a first employer, storing or processing information for providing or maintaining the benefit provided to the employee pursuant to the employee benefit relationship pursuant to or during a second employment relationship between the employee and a second employer, wherein the second employment relationship is a current employment relationship, wherein the benefit provided pursuant to the employee benefit relationship is paid for or provided at least in part by the second employer in or pursuant to the second employment relationship and is included in employee benefits provided to the employee by the second employer, and

receiving a request for an employee benefit or a claim for an employee benefit in an employee benefits account, wherein the employee benefits account includes the benefit or information regarding the benefit, and further wherein the benefit is at least one of healthcare insurance, disability insurance, life insurance, a retirement benefit, and a pension benefit, all of which features are specifically recited features of independent Claim 759.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest storing or processing the recited information regarding the recited benefit provided to an employee pursuant to an employee benefit relationship between the employee and a benefit provider, wherein the employee benefit relationship is established pursuant to or during the recited first employment relationship between the employee and a first employer.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest storing or processing the recited information for providing or maintaining the recited benefit provided to the employee pursuant to the employee benefit relationship pursuant to or

during the recited second employment relationship between the employee and a second employer, wherein the recited second employment relationship is a current employment relationship.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest the recited benefit which is provided pursuant to the recited employee benefit relationship and which is paid for or provided at least in part by the second employer in or pursuant to the recited second employment relationship and is included in employee benefits provided to the employee by the second employer. Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest receiving the recited request for an employee benefit or the recited claim for an employee benefit in the recited employee benefits account, wherein the recited employee benefits account includes the recited benefit or the recited information regarding the recited benefit, and further wherein the recited benefit is at least one of healthcare insurance, disability insurance, life insurance, a retirement benefit, and a pension benefit.

Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest processing the request for an employee benefit or the claim for an employee benefit with a processing device using employee benefits account information stored in a database or a memory device, wherein the employee benefits account information comprises information regarding the benefit, and generating a message in response to the processing of the request for an employee benefit or the claim for an employee benefit, wherein the message contains a response to the request for an employee benefit or the claim for an employee benefit, all of which features are still other specifically recited features of independent Claim 759.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest processing the recited request for an employee benefit or the recited claim for an employee benefit with the recited processing device using the recited employee benefits account information stored in the recited database or the recited memory device, wherein the recited employee benefits account information comprises the recited information regarding

the recited benefit. Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest generating the recited message in response to the recited processing of the recited request for an employee benefit or the recited claim for an employee benefit, wherein the recited message contains the recited response to the recited request for an employee benefit or the recited claim for an employee benefit.

Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest transmitting the message to a communication device associated with at least one of the employee, a benefit beneficiary, the second employer, and a benefit administrator, all of which features are still other specifically recited features of independent Claim 759.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with at least one of the

employee, a benefit beneficiary, the second employer, and a benefit administrator.

In view of the foregoing, Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 759. Applicant further respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 759.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 759, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 759, is patentable over the prior art. Applicant further submits that Claims 760 and 761, which claims depend directly

from independent Claim 759, so as to include all of the limitations of independent Claim 759, are also patentable as said Claims 760 and 761 depend from allowable subject matter. In particular, Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 759, and, therefore, Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 760 and 761.

Allowance of pending Claims 759-761 is, therefore, respectfully requested.

IIIA(10). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 762-775, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 762-775, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 762, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 762, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same. Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest a computer-implemented method, comprising storing information regarding a request by an employee or a benefit beneficiary to be notified regarding at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the benefit or the benefit package is not available to the employee or the benefit beneficiary in or pursuant to an employment relationship prior to the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, all of which features are specifically recited features of independent Claim 762.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest storing the recited information regarding a request by an employee or a benefit beneficiary to be notified

regarding at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the recited benefit or the recited benefit package is not available to the employee or the benefit beneficiary in or pursuant to an employment relationship prior to the recited at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package. Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest storing the recited information regarding the recited request by an employee or a benefit beneficiary to be notified regarding the recited at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest detecting the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the at least one of a posting of the offering of a benefit and a posting of an offer to sell a benefit or a benefit package is automatically

detected by a processing device in response to the request by an employee or a benefit beneficiary to be notified regarding the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, and generating a message containing information regarding the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the message is automatically generated by the processing device upon the automatic detection of the at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, all of which features are still other specifically recited features of independent Claim 762.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest detecting the recited at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the recited at least one of a posting of the offering of a benefit and a posting of an offer to sell a benefit or a benefit package is automatically detected by the recited processing device in response to the recited request by an employee or a benefit beneficiary to be

notified regarding the recited at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest generating the recited message containing information regarding the recited at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package, wherein the recited message is automatically generated by the recited processing device upon the recited automatic detection of the recited at least one of a posting of an offering of a benefit and a posting of an offer to sell a benefit or a benefit package.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest transmitting the message to a communication device associated with the employee or the benefit beneficiary, all of which features are still other specifically recited features of independent Claim 762.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with the employee or the benefit beneficiary.

In view of the foregoing, Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 762. Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 762.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 762, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same.

In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 762, is patentable over the prior art. Applicant further submits that Claims 763-775, which claims depend directly from independent Claim 762, so as to include all of the limitations of independent Claim 762, are also patentable as said Claims 763-775 depend from allowable subject matter. In particular, Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 762 and, therefore, Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 763-775.

Allowance of pending Claims 762-775 is, therefore, respectfully requested.

IIIA(11). THE PRESENT INVENTION, AS DEFINED BY CLAIMS 776-781, IS PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 776-781, is patentable over

the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 776, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 776, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same. Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest a computer-implemented method, comprising storing information regarding a request by a benefit provider to be notified regarding a posting by an employee or a benefit beneficiary of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the benefit or the benefit package is not available to the employee or the benefit beneficiary in or pursuant to an employment relationship at the time of the posting of the at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, all of which features are specifically recited features of independent Claim 776.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest storing the recited information regarding the recited request by a benefit provider to be notified regarding a posting by an employee or a benefit beneficiary of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package. Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest storing the recited information regarding the recited request by a benefit provider to be notified regarding a posting by an employee or a benefit beneficiary of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the recited benefit or the recited benefit package is not available to the employee or the benefit beneficiary in or pursuant to an employment relationship at the time of the recited posting of the at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice,

Asinof, Greengard, Green, and any combination of same, do not disclose or suggest detecting the posting by an employee or a benefit beneficiary of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package is automatically detected by a processing device in response to the request by a benefit provider to be notified regarding a posting by an employee or a benefit beneficiary of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, and generating a message containing information regarding the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the message is automatically generated by the processing device upon the automatic detection of the posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, all of which features are still other specifically recited features of independent Claim 776.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose

or suggest detecting the recited posting by an employee or a benefit beneficiary of the recited at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the recited posting of the recited at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package is automatically detected by the recited processing device in response to the recited request by a benefit provider to be notified regarding the recited posting by an employee or a benefit beneficiary of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest generating the recited message containing the recited information regarding the recited posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package, wherein the recited message is automatically generated by the recited processing device upon the recited automatic detection of the recited posting of at least one of a need, a request, and a requirement, to buy or to obtain a benefit or a benefit package.

Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest transmitting the message to a communication device associated with the benefit provider, all of which features are still other specifically recited features of independent Claim 776.

Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest transmitting the recited message to the recited communication device associated with the benefit provider.

In view of the foregoing, Applicant respectfully submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 776. Applicant further submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 776.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 776, is patentable over Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same.

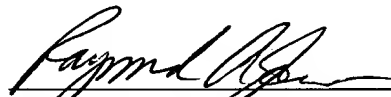
In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 776, is patentable over the prior art. Applicant further respectfully submits that Claims 777-781, which claims depend directly from independent Claim 776, so as to include all of the limitations of independent Claim 776, are also patentable as said Claims 777-781 depend from allowable subject matter. In particular, Applicant submits that Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the specifically recited features of independent Claim 776, and, therefore, Valentino, the AT&T Spinoff of Lucent reference, Secrist, the Official Notice, Asinof, Greengard, Green, and any combination of same, do not disclose or suggest all of the features of each of dependent Claims 777-781.

Allowance of pending Claims 776-781 is, therefore,
respectfully requested.

IV. CONCLUSION:

In view of the foregoing, the application is deemed to
be in condition for allowance and action to that end is
respectfully requested. Allowance of pending Claims 544, 546-
551, 553-560, 562-572, 582-591, 594-601, 603-608, 610-617, 619-
630, 632-643, 645-648, 651-723, 725-786, 790, 791, and 794-808
is respectfully requested.

Respectfully Submitted,



Raymond A. Joao

Reg. No. 35,907

Encls.: - Abstract of the Disclosure
- Return Receipt Postcard

November 24, 2006

Raymond A. Joao, Esq.
122 Bellevue Place
Yonkers, New York 10703
(914) 969-2992